

Information to identify the case:

Debtor 1	Denise K. McDyre	Social Security number or ITIN	xxx-xx-3126
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-14534-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Denise K. McDyre
aka Denise Gallo

5/7/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Denise K. McDyre
Debtor

Case No. 18-14534-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 07, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2021:

Recip ID	Recipient Name and Address
db	Denise K. McDyre, 605 Hunter St, Gloucester City, NJ 08030-2022
517375991	Atlantic Credit & Finance, PO Box 2001, Warren, MI 48090-2001
517375997	Credit Control, LL, PO Box 31179, Tampa, FL 33631-3179
517464793	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518263504	+ Toyota Motor Credit Corporation, KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
517376004	True Accord, 303 2nd Ln Ste 750, South San Francisco, CA 94080-4704
517375992	capital one bank, lyons, doughty & veldhuis, PO Box 1269, Mount Laurel, NJ 08054-7269

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 07 2021 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 07 2021 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517467825	EDI: CAPITALONE.COM	May 08 2021 00:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517375993	+ EDI: CAPITALONE.COM	May 08 2021 00:18:00	Capital One Bank Usa NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
517518985	EDI: BL-BECKET.COM	May 08 2021 00:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517375994	EDI: WFNNB.COM	May 08 2021 00:28:00	Comenity Bank/Torrid, PO Box 182789, Columbus, OH 43218-2789
517375995	+ EDI: WFNNB.COM	May 08 2021 00:28:00	Comenity Bank/Victorias Secret, Po Box 182273, Columbus, OH 43218-2273
517375996	EDI: WFNNB.COM	May 08 2021 00:28:00	Comenity/Boscovs, PO Box 659622, San Antonio, TX 78265-9622
517375998	+ Email/PDF: creditonebknofications@resurgent.com	May 07 2021 21:56:54	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
517438024	EDI: CITICORP.COM	May 08 2021 00:18:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517375999	EDI: CITICORP.COM	May 08 2021 00:18:00	Dsnb/Macys, 9111 Duke Blvd, Mason, OH 45040-0000
517984731	EDI: Q3G.COM	May 08 2021 00:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517376000	+ Email/Text: PBNCNotifications@peritussservices.com	May 07 2021 20:35:00	Kohls, Po Box 3115, Milwaukee, WI 53201-3115
517524530	Email/PDF: MerrickBKNotifications@Resurgent.com	May 07 2021 21:55:04	MERRICK BANK, Resurgent Capital Services,

District/off: 0312-1

User: admin

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517459190	+ EDI: MID8.COM	May 08 2021 00:28:00	PO Box 10368, Greenville, SC 29603-0368 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517376001	Email/PDF: MerrickBKNotifications@Resurgent.com	May 07 2021 21:55:57	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
517474332	EDI: Q3G.COM	May 08 2021 00:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517524241	EDI: Q3G.COM	May 08 2021 00:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517524243	EDI: Q3G.COM	May 08 2021 00:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517376002	EDI: RMSC.COM	May 08 2021 00:18:00	Synch/qvc, PO Box 965036, Orlando, FL 32896-5036
517378404	+ EDI: RMSC.COM	May 08 2021 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517376003	EDI: TFSR.COM	May 08 2021 00:18:00	Toyota Motor Credit Corp, 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Stephanie Shreter	

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on behalf of Debtor Denise K. McDyre shreterecf@comcast.net shreterlaw@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6